

add to overall pipeline safety and address local concerns. In addition, under these agreements, States should be allowed to participate in the review of integrity management, operator qualification, and damage prevention programs.

(4) *Provide the public with better information and opportunities to participate.* To improve public right-to-know and opportunities for public involvement while promoting safety, I direct you to initiate activities, including development of a comprehensive plan, that expand public participation in pipeline decisions and provide increased access to gas and hazardous liquid pipeline data and information. The comprehensive plan should include a schedule for developing any necessary rulemakings or guidance, and should provide for:

- (a) improved public access to safety-related condition reports, pipeline incident reports, integrity management programs, and operator qualification programs, including access through the internet, annual reports, and other methods as appropriate;
- (b) collection of more complete and detailed information on the causes of accidents, thereby facilitating better trends analysis and helping to prevent future accidents. Specifically, you should improve accident reporting forms as soon as possible for both hazardous liquid and natural gas pipelines by expanding causal categories and clarifying instructions so that data submissions are more consistent and accurate; and
- (c) assistance to communities to help them more effectively address their pipeline safety concerns, including the potential availability of a limited number of technical assistance grants, subject to the availability of appropriations.

(5) *Supporting research and development of innovative pipeline safety technologies.* In coordination with the Secretary of Energy, I direct you promptly to initiate a process to seek advice and consultation from other Federal and State agencies, academia and research institutions, industry, pipeline safety advocates, environmental organizations, and

other stakeholders on the development and implementation of a cooperative program of research and development. Based on this consultation, you should develop and begin implementing a cooperative program to establish research priorities, coordinate and leverage research funding, and maximize efforts for ensuring pipeline integrity. This program should address the need to:

- (a) expand internal inspection device capabilities to identify and measure defects and anomalies, including automated internal pipeline inspection sensor systems;
- (b) inspect pipelines that cannot accommodate internal inspection devices, including structural integrity measurement;
- (c) develop and improve technologies to identify, monitor, and prevent outside force damage, including satellite surveillance;
- (d) improve corrosion control and prevention methods;
- (e) expand leak detection; and
- (f) ensure public safety and environmental protection in other related ways.

The Department of Transportation shall implement this memorandum consistent with its appropriations and to the extent permitted by law.

This memorandum is not intended to create any right, benefit, or trust responsibility, substantive or procedural, enforceable at law or equity by a party against the United States, its agencies, or instrumentalities, or any other person.

**William J. Clinton**

NOTE: This item was not received in time for publication in the appropriate issue.

### **The President's Radio Address**

*November 4, 2000*

Good morning. In just 3 days now, the American people will perform the most profound act of our democracy. They'll step into the voting booths all across America and, with the power guaranteed them by the Constitution, decide the future direction of our

great Nation. It's an awesome responsibility, especially at this remarkable moment in history, when our ability to build the future of our dreams for our children has never been greater.

Look at what we've already accomplished together. Eight years ago interest rates were high, and 10 million of our people were out of work, deficits and debt were skyrocketing—so were the welfare rolls, crime, teen pregnancy, and income inequality.

But the American people made a choice to follow a new path, guided by old values of opportunity for all, responsibility from all, in a community of all Americans. And today, we're a Nation transformed, with the longest economic expansion in our history, more than 22 million new jobs, the lowest unemployment in 30 years, wages rising at all income levels, the highest homeownership in history.

Just yesterday we learned that unemployment remains at 3.9 percent, and Hispanic unemployment has dropped to 5 percent, the lowest level on record. African-American unemployment has also been cut in half over the last 8 years to its lowest level ever recorded.

This turnaround is about more than economics. We've also got the lowest welfare rolls in 32 years, the lowest crime rates in 26 years. Teen pregnancy and drug abuse are down. Student test scores are up. There are fewer people without health insurance, for the first time in a dozen years.

Now, how do we keep this remarkable progress going? That's the question America must decide on Tuesday, because the best is still out there waiting for us.

Let me give you just one example. We all know that medical decisions should be made by doctors and nurses, not accountants, and that health plans too often do deny vital care and do delay appeals for months on end. There is now a bipartisan majority in Congress ready to pass a real, enforceable Patients' Bill of Rights to deal with problems like these. But the Republican leaders in Congress, under pressure from the HMO lobby, won't bring it up for a vote. That's not how democracy should work.

As President, there are steps I can take to move us forward, and today I am taking

an important one. I'm directing the Labor Department to issue final rules within 2 weeks requiring private health plans covering 130 million Americans to provide a fair and unbiased process for patients to appeal when coverage has been denied or delayed.

Under this new rule, for the very first time, health plans would be required to make coverage decisions quickly and to provide consumers with reliable information on their rights and benefits. This new rule is an important step toward providing Americans the health care protections they need and deserve. But the only way to give every American in every health plan the right to see a specialist, to go to the nearest emergency room—not the cheapest—and to hold a health care plan accountable when it causes harm, the only way to do those things is to pass a real, enforceable Patients' Bill of Rights. The American people can make sure that will happen by voting on Tuesday.

Now, you know my choice. But what's important is your choice. A lot is at stake. Your vote will decide whether we're going to use the budget surplus to make America debt-free and keep interest rates low and the economy growing, or go back to an age of deficits. Your vote will decide whether we strengthen Social Security and Medicare and add affordable prescription drug benefits to Medicare.

Your vote will decide whether we invest in education and new classrooms and smaller class sizes, in improving teacher quality and turning around failing schools. Your vote will decide whether we bring prosperity to people and places left behind in our recovery. Your vote will decide whether we stand up to hate crimes and racial profiling, provide equal pay for equal work, and protect a woman's right to choose.

Franklin Roosevelt once said, the ultimate rulers of our democracy are not a President or Senators or Congressmen or Government officials, but the voters of this country. From Lexington and Concord to the beaches of Normandy to the streets of Selma, brave Americans fought and died for the rights we enjoy today. Now, with 8 years of great progress behind us, we know we have the power to build the future of our dreams for our children.

Let's start on Tuesday by going to the polls and exercising our fundamental American freedom.

Thanks for listening.

NOTE: The address was recorded at 12:35 p.m. on November 3 in the Green Room at the Moscone Convention Center for broadcast at 10:06 a.m. on November 4. The transcript was made available by the Office of the Press Secretary on November 3 but was embargoed for release until the broadcast.

**Memorandum on Providing Patient Protections Through Final Regulations on Internal Appeals and Information Disclosure**

*November 4, 2000*

*Memorandum for the Secretary of Labor*

*Subject: Providing Patient Protections Through Final Regulations on Internal Appeals and Information Disclosure*

In 1997, I appointed you and Secretary of Health and Human Services, Donna E. Shalala, to co-chair the Advisory Commission on Consumer Protection and Quality in the Health Care Industry (the "Quality Commission"). Through the extraordinary efforts of you and Secretary Shalala in bringing together a broad and diverse group of commission members, the Quality Commission identified numerous shortcomings related to consumer protections in the Nation's frequently evolving health-care delivery system.

Among numerous problems within the health-care delivery system, the Quality Commission specifically cited that tens of millions of Americans with private health insurance do not have access to a fair and timely appeals process. More specifically, under the Employee Retirement Income Security Act (ERISA), 130 million Americans with employer-sponsored health plans lack the protection of a meaningful internal appeals process when plans deny benefits for health care. Health plans making benefit decisions often do not have the medical expertise to make such decisions and appeals of these decisions can take as long as 300 days. As a consequence, countless Americans have been

harmed by inappropriate delays and denials of benefits.

The Quality Commission recommended that the benefit appeals and information shortcomings, which hurt American patients and their families, be addressed through a Consumer Bill of Rights. Such improvements were an important element of a broader array of patient protections including a right to see a specialist, a right to receive emergency care, and a right to continue ongoing medical treatment without disruption. Since the release of the Quality Commission's findings, my Administration has been working with a bipartisan group of Members of Congress who are committed to enacting these and other critical protections, such as holding health plans accountable when they take actions that injure patients.

As we have worked to pass a bipartisan, enforceable Patients Bill of Rights, you have held public hearings that confirmed the need for a wide range of protections, with a particular focus on those protections my Administration can extend by executive action: a fair and timely process for internal appeals and meaningful information disclosure to consumers. With my concurrence, you have not implemented these protections because of our mutual belief that it would be far better to establish them in the context of broader protections that would be included should the Patients Bill of Rights be passed by the Congress. Unfortunately, it now appears clear that this Congress will not pass a meaningful and enforceable Patients Bill of Rights this session. With this in mind, I hereby direct as follows:

You shall in the next 2 weeks promulgate final regulations protecting millions of individuals with employer-based health coverage. The regulations shall establish a fair and unbiased process for reviewing medical benefits claims, require timely coverage and appeal decisions, and direct plans to provide meaningful information to patients advising them of their rights to the appeals process.

This memorandum is not intended to create any right or benefit, substantive or procedural, enforceable at law or equity by a party against the United States, its agencies, or instrumentalities, or any other person.

**William J. Clinton**